

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**JAMIE EUGENE BITNER and TABITHA  
MICHELLE BITNER**

**Case No. 10-81206**

a/k/a TABITHA MICHELLE HAJNY, TABITHA  
MOULDEN

S.S. Nos.: xxx-xx-6183 and xxx-xx-4014

Mailing Address: 405 COPPER CREEK DR, Raeford, NC 28376-

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Debtors.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 12, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 30, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

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John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 7/1/10			
				Lastname-SSW: Bitner-6183			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN				SURRENDER COLLATERAL			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
	Hoke County Taxes	3	House & Lot	Santander	2007 Nissan Xterra		
	USAA Federal Savings Bank	6	House & Lot				
ARREARAGE CLAIMS				REJECTED EXECUTORY CONTRACTS/LEASES			
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
	Hoke County Taxes	3		**	Gold's Gym	Contract	
	USAA Federal Savings Bank	6		**			
				**			
				**			
				**			
	None			**			
				**			
FILED ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
SECURED DEBTS - 1111							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Santander	4	\$14,760	5.00	\$148	\$288.18	2007 Nissan Titan
				5.00			
				5.00			
				5.00			
SECURED DEBTS - 1000							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Ford Motor Credit Company	1	\$20,936	5.00	\$124	\$408.77	2010 Ford Focus
	Ford Motor Credit Company	2	\$24,685	5.00	\$129	\$481.96	2010 Ford Focus
	Wells Fargo	7	\$11,046	5.00	\$100	\$215.67	2009 Hyundai Accent
				5.00			
				5.00			
ATTORNEY FEE (Up and paid)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. Rate	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$		\$1,478	per month for		60	months, then	
\$		N/A	per month for		N/A	months.	
Adequate Protection Payment Period:					2.01 months.		
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE				(Page 4 of 4)			
Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO							

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
\_\_\_\_\_  
WILLIAM MCDONALD

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326	Capital One Bank Post Office Box 85167 Richmond, VA 23285-5167
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461	Children of Jamie Bitner c/o Jennifer Soloman Bitner 35637 County Road 439 Eustis, FL 32736
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	American Eagle c/o GE Money Bank Post Office Box 981400 Roswell, GA 30076-1400	Credit Bureau of Greensboro Post Office Box 26140 Greensboro, NC 27402-0040
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	AT&T c/o NRSLTD 2304 Tarpley Road #134 The Colony, TX 75056	Florida Child Support Enforcemen Lake County 550 West Main Street Tavares, FL 32778-3115
Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241	AT&T Post Office Box 6013 Sioux Falls, SD 57117-6013	FLSDU Post Office Box 8500 Tallahassee, FL 32314-8500
Experian P.O. Box 2002 Allen, TX 75013-2002	AT&T Post Office Box 105503 Atlanta, GA 30348	Ford Credit c/o Correspondence Post Office Box 542000 Omaha, NE 68154-8000
Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534	AT&T Mobility Post Office Box 772349 Ocala, FL 34477-2349	Ford Motor Credit National Bankruptcy Service Cente Post Office Box 537901 Livonia, MI 48153-7901
Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000	Best Buy Reward Zone Program Post Office Box 80045 Salinas, CA 93912-0045	Friedmans 220 W Schrock Road Westerville, OH 43081
ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125	Jennifer Soloman Bitner 35637 County Road 439 Eustis, FL 32736	GE Money Bank Bankruptcy Dept. Post Office Box 103104 Roswell, GA 30076-3104

Gold's Gym  
2485 Hope Mills Road  
Fayetteville, NC 28304

Macy's  
Post Office Box 8053  
Mason, OH 45040-8053

Sallie Mae  
Post Office Box 9500  
Wilkes Barre, PA 18773-9500

Hoke County Tax Collector  
Post Office Box 217  
Raeford, NC 28376-0217

Military Credit Services, LLC  
1150 E. Little Creek Road  
Suite 201  
Norfolk, VA 23518

Santander  
8585 Stemmons Fwy  
Suite 1100-N  
Dallas, TX 75247

Home Depot Credit Services  
Post Office Box 653000  
Dallas, TX 75265-3000

Military Star Card  
3911 South Walton Walker Boulevard  
Dallas, TX 75265-0410

Santander Consumer USA  
Attention: Bankruptcy Dept.  
Post Office Box 560284  
Dallas, TX 75356-0284

HSBC Card Services  
Post Office Box 81622  
Salinas, CA 93912-1622

Military Star Card  
Exchange Credit Program  
Disputes Unit  
Post Office Box 650410  
Dallas, TX 75265-0410

The Law Offices of John T. Orci  
6616-203 Six Forks Road  
Raleigh, NC 27615

Internal Revenue Service  
Post Office Box 21126  
Philadelphia, PA 19114-0326

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

US Attorney's Office  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Jennifer Soloman Bitner  
35637 County Road 439  
Eustis, FL 32736

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

US Department of Education  
Post Office Box 5202  
Greenville, TX 75403-5202

Kohl's  
Post Office Box 3043  
Milwaukee, WI 53201-3043

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Department of Education  
Post Office Box 13328  
Richmond, VA 23225-0328

Lendmark  
Post Office Box 87014  
Fayetteville, NC 28304-7014

Paypal Buyer Credit  
c/o GE Money Bank  
Post Office Box 981064  
El Paso, TX 79998-1064

US Department of Education  
Direct Loan Servicing Center  
Post Office Box 5609  
Greenville, TX 75403-5609

Lowe's  
Post Office Box 981400  
El Paso, TX 79998-1400

Pioneer Services  
4000 S. Eastern Avenue  
Suite 300  
Las Vegas, NV 89119

USAA Credit Card Services  
Post Office Box 65020  
San Antonio, TX 78265-5020

USAA Federal Savings Bank  
4801 Frederica Street  
Owensboro, KY 42301

USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, TX 78288-0596

Vector Security  
70 East Business Park  
131 US 70 East  
Garner, NC 27529

Veterans Administration  
Regional Office  
251 North Main Street  
Winston-Salem, NC 27155

Victoria's Secret  
c/o WFNNB  
Bankruptcy Department  
Post Office Box 182125  
Columbus, OH 43218-2125

Wal-Mart  
Post Office Box 981470  
El Paso, TX 79998-1470

Wells Fargo Dealer Services, Inc  
Attn: Correspondence  
MAC T9017-026  
PO Box 168048  
Irving, TX 75016-8048

Zales  
Post Office Box 653054  
Dallas, TX 75265-3054